GOVERNMENT OF INDIA
FINANCE
LOK SABHA

STARRED QUESTION NO:298
ANSWERED ON:18.12.2015
PMJDY
Misra Shri Ajay (Teni)

Will the Minister of FINANCE be pleased to state:

(a) whether the Government is encouraging financial inclusion especially in the hilly and rural areas under the Pradhan Mantri Jan Dhan Yojana (PMJDY);
(b) if so, the details thereof;
(c) whether the Government is considering to start mobile banking to provide door to door banking facility, apart from general banking, to the citizens in the hilly and rural areas; and
(d) if so, the details thereof along with the time by which the said proposal is likely to be implemented?

Answer

THE FINANCE MINISTER
(a) to (d):- A Statement is laid on the Table of the House.

Statement referred to in reply to parts (a) to (d) of Lok Sabha Starred Question No. *298 (18thPosition) for 18th December, 2015 by Shri Ajay Misra Teni regarding PMJDY.

(a) and (b) Financial Inclusion is an important priority of the Government. With the objective to extend financial services to the large hitherto un-served population of the country, Pradhan Mantri Jan-Dhan Yojana (PMJDY), a national mission on financial inclusion, was launched on 28.08.2014. PMJDY is continuing across the country including in hilly and rural areas. State-wise number of accounts opened and amount mobilized is enclosed in Annexure. As on 09.12.2015, 19.51 crore accounts have been opened under the Yojana out of which 11.89 crore i.e. 60.94% are in rural areas.
(c) and (d) Banks provide branchless banking through Business Correspondents (BCs) and other modes to the uncovered areas. Under PMJDY all the rural areas of the country were mapped into 1,59,920 Sub-Service Areas (SSAs) of which 33,087 SSAs are covered by bank branches and 1,26,037 by Business Correspondents.
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